

Cost of Living Impact on our Residents

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Data and Interpretation Notes

- This presentation is intended as an overview to deliver higher level context for the cost of living situation and focuses on residents.
- The situation is complex and constantly evolving with new data and updates being released all the time, and changing policies. We have listed sources to allow users to obtain up to date information.
- The presentation provides an overview and given the complexity of the issues does not provide a comprehensive view of all cost of living impacts and groups at risk.
- This presentation includes baseline figures – it should not be used for monitoring.
- Most up to date available data has been used. In some cases the data may be several years old.
- Please note that not all data is available at sub-borough level e.g. ward or LSOA.

Outline of slide deck

Summary

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Drivers & Impacts

- Inflation

Local Context:

- Local Economic Context
- Food
- Housing
- Energy
- Transport

Summary



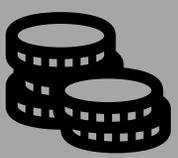
- Inflation rose by +3.8% in the year to October 2025 (down from 4.1% for the 12 months to September 2025), and down from the high of 9.6% in October 2022. Inflationary pressures in October 2025 were still largely attributed to **Housing & Household services**.
- Food prices rose sharply during 2022 and 2023, as global supply chain issues and Russia's invasion of Ukraine increased costs for food producers. These pressures began easing in late 2023, so prices have not been increasing as quickly. These higher and increased food prices have affected poorer families more as they spend a far greater share of their family budgets on food.
- The Food Foundation published their 2024 State of the nation's food Industry in November 2024. This report indicates that retailer progress in ensuring healthy staples are available and affordable for low-income families is not happening at the pace or scale that is needed. In January 2025, the Food Foundation published its Broken Plate 2025 report, revealing that healthier foods are, on average, more than twice as expensive per calorie as less healthy options as defined by the government's Nutrient Profile Model.
- Cost of Living pressures have maintained **increased use of foodbanks** in Richmond with the number of packs distributed by the Trussell Trust in 2024/25 being +10% higher than in 2023/2024.
- Compared to other areas in London and England, Richmond residents are relatively better placed to face Cost of Living challenges. But many residents are facing considerable financial hardship. Those on low or fixed incomes are particularly impacted by rises in the Cost of Living - this includes **pensioners** and **disabled people**.
- The Renters' Rights Act received Royal Assent in October 2025. It is designed to provide greater protection and stability for renters by abolishing 'no-fault' evictions, introducing periodic tenancies, limiting rent increases, banning rental bidding and discrimination, and strengthening tenant protections. However, the act may also lead some landlords to reconsider their position due to the increased regulations and potential costs involved.
- **Richmond has an unusually high proportion of households owned with a mortgage** for a London borough. Mortgages approaching renewal, particularly those fixed below 2% during the pandemic housing boom could struggle with the new higher interest rates and repayments – especially with some of the least affordable homes nationally.

Details of support available in the borough be found on [Richmond Cost of Living Hub](#)

Government Financial Support



- As of **May 2025**, the UK government has confirmed that there will be **no further Cost of Living Payments this year**. The Department for Work and Pensions (DWP) announced that the temporary schemes, which provided financial support to low-income households, pensioners, and people with disabilities, have ended. They urge people struggling with finances to look at other avenues of financial support, including checking for unclaimed benefits.
- A report evaluating the Cost of Living payments carried out by the National Centre for Social Research on behalf of the Department for Work and Pensions (DWP) was published in January 2025.
- The Government announced in June 2025 that there will be a change to the Winter fuel payment system. All pensioners will receive a Winter Fuel Payment in winter 2025 but those individuals with a taxable income above £35,000 per annum, and who are not in receipt of Pension Credit or another relevant means-tested benefit, will have their Winter Fuel Payment amount claimed back via the tax system. It has been suggested that focusing resources on **improving the uptake of pension credit** could help to ensure more households are able to keep this payment.
- The **state pension rose by 4.1% from April 2025** and pensioners now receive a higher weekly payment, which can help cover rising living costs. Despite the increase some pensioners, especially those on low incomes or with high housing costs, may still struggle as the increase pushes more pensioners above the tax-free personal allowance, meaning they may have to pay income tax on their State Pension.
- Local Housing Allowance (LHA) is used to calculate Housing Benefit for tenants renting from private landlords and are designed to help tenants renting from private landlords cover their housing costs. Joseph Rowntree Foundation has published a report calling to Stop the freeze and permanently re-link housing benefits to private rents as the LHA was last set at the 30th percentile of local rents in April 2020 and the freeze has meant rates have not increased with inflation or rising rents.



Household Support Fund (HSF)



£1,474,054

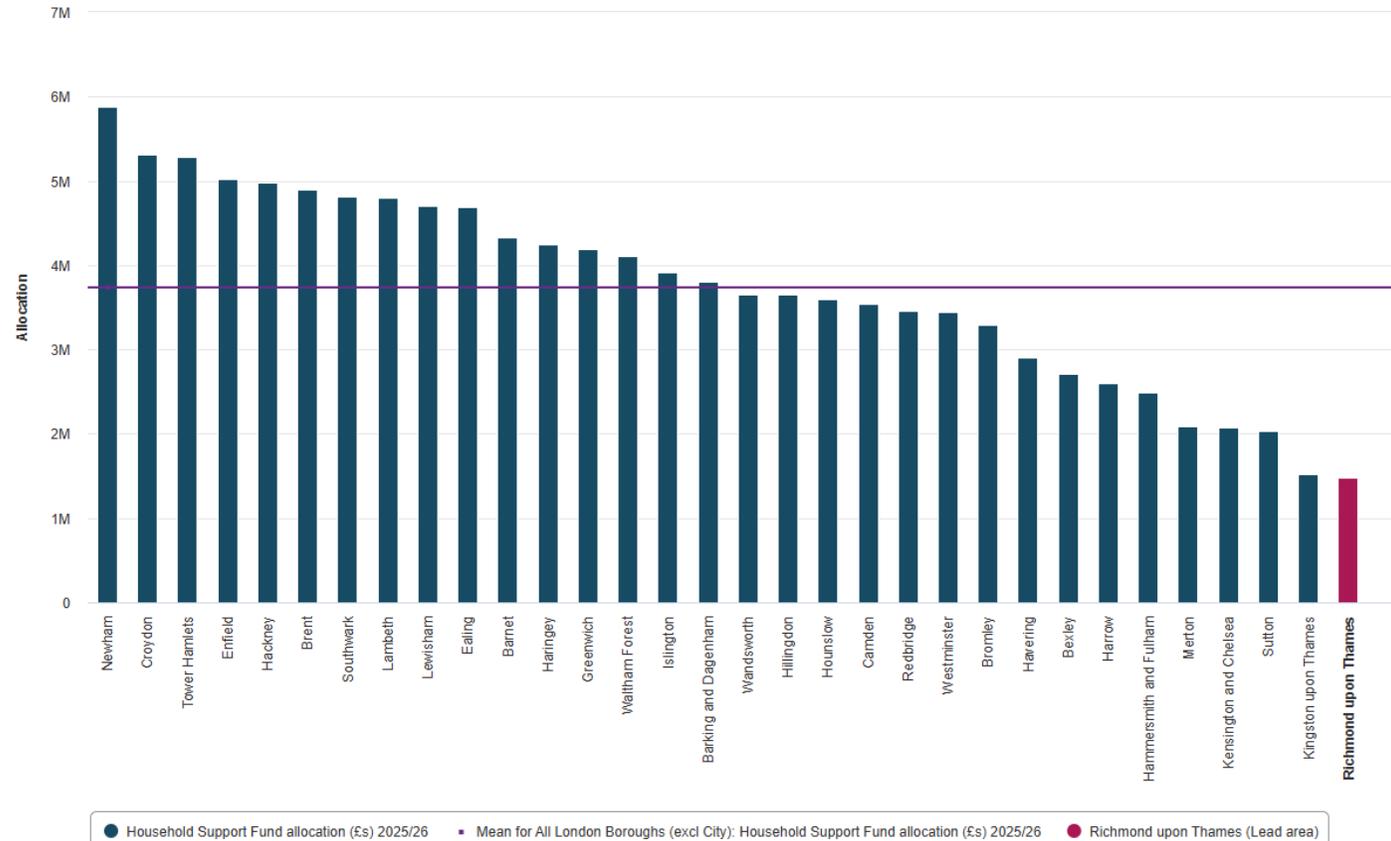
HSF allocation for 2025/2026

The **Household Support Fund (HSF)** in the UK is currently set to run **until 31 March 2026**, following a one-year extension announced in the **Autumn Budget 2024**.

Who the Household Support Fund is for:

- Funding is aimed at anyone who's vulnerable or cannot pay for essentials. You do not have to be getting benefits to get help from your local council.
- If you get benefits, they will not be affected if you get a payment from a Household Support Fund scheme.

Household Support Fund allocation (£s) (2025/26) for All London Boroughs (excl City)



Source: Household Support Fund allocation (£s) in Richmond upon Thames | LG Inform

Cost of Living

1. Drivers & Impacts

Inflation



Contribution to CPIH percentage change over 12 months to October 2025 (ONS, 2025)

The Consumer Price Index (CPIH) **rose by +3.8%** in the 12 months to October 2025 (down from 4.1% for the 12 months to September 2025). On a monthly basis, CPIH rose by 0.4% in October 2025, compared with a rise of 0.6% in October 2024. This marks a **continued easing** in inflation compared to earlier in 2025.

Housing and household services made the largest downward contribution to the monthly change, while **food and non-alcoholic beverages made the largest offsetting upward contribution.**

The **largest contribution** to the annual CPIH inflation rate in October 2025 continues to be **Housing & household services.**

Low income households are most affected by rising prices. ONS data shows that households with the lowest incomes experience a higher than average inflation rate, while the highest-income households experienced lower than average inflation. This disparity is due to low-income households being more affected by high food and energy prices.

**ONS reports that CPIH is the most comprehensive measure of inflation as it includes owner occupiers' housing costs and Council Tax.*



Key Drivers of Inflation



Food

CPIH prices for **food and non-alcoholic beverages rose by +4.5%** in the 12 months to September 2025 after rising by +5.1% in August 2025. The rate remained below 2% from May 2024 to December 2024 and although they have been rising, they are still well below the high of 19.2% in March 2023. Since the [food foundation began tracking prices](#) in April 2022, a weekly basket of food for an individual **without** a loyalty card has increased on average by around £12.16. In the [food foundation survey tracking food insecurity](#) conducted from 26th June – 1st July 2025, 11.3% of households reported experiencing food insecurity (down from a high of 18.4% in August 2023) and households with children reported higher levels of insecurity (14.9%) than those without children (10.1%), particularly those with more children and Single adult households (32.1%) with children were nearly twice as likely to be food insecure than multi adult households (12.7%) with children.



Housing

In Richmond [private rents increased](#) by +8.7% in the 12 months to September 2025 (compared to +5.3 for London) and is higher than the rate of +9.4% in September 2024. The change in asking [rent for properties new to the market for Outer London](#) was +1.8% in Q3 of 2025. The Bank of England benchmark Bank Rate in November 2025 is 4%, down from 5.25% in November 2024. This should mean lower borrowing rates become available for first-time buyers and those remortgaging away from low fixed rates. A study by the [Institute for Fiscal Studies \(IFS\)](#) from July 2024 states individuals who needed to renew their home loans or take out new ones in the previous two years had experienced a sharp fall in their disposable income and pushing some into poverty. The ONS [house price to earnings ratio](#) for Richmond in 2024 is 12.76 indicating that affordability for residents has improved since 2023 going from 5th Highest in London to 11th highest in London.



Energy

Ofgem review and set a level on how much an energy supplier can charge for each unit of energy every three months. The [price cap](#) for 1st October to 31st December 2025, is set to be £1,755 which is an increase of +2% compared to the previous quarter and an increase of £35 for an average customer. Ofgem confirmed in July 2024, following consultation, that the [rules preventing suppliers from offering lower prices exclusively to new customers](#) will remain in place. Back in November 2023 it was confirmed that [energy suppliers have been banned from forcibly installing prepayment meters](#) for people over 75 with no support in their house and homes with children aged under 2.



Transport

Fuel prices in November 2025 prices are around +7% higher than pre-pandemic (January 2020). The [cost to fill up](#) a petrol family hatchback was approximately £75 in mid November 2025 around the same price as the same month last year. The cost of filling up the equivalent car with diesel has seen a small increase going from approximately £77 to £79 over the same time-period.

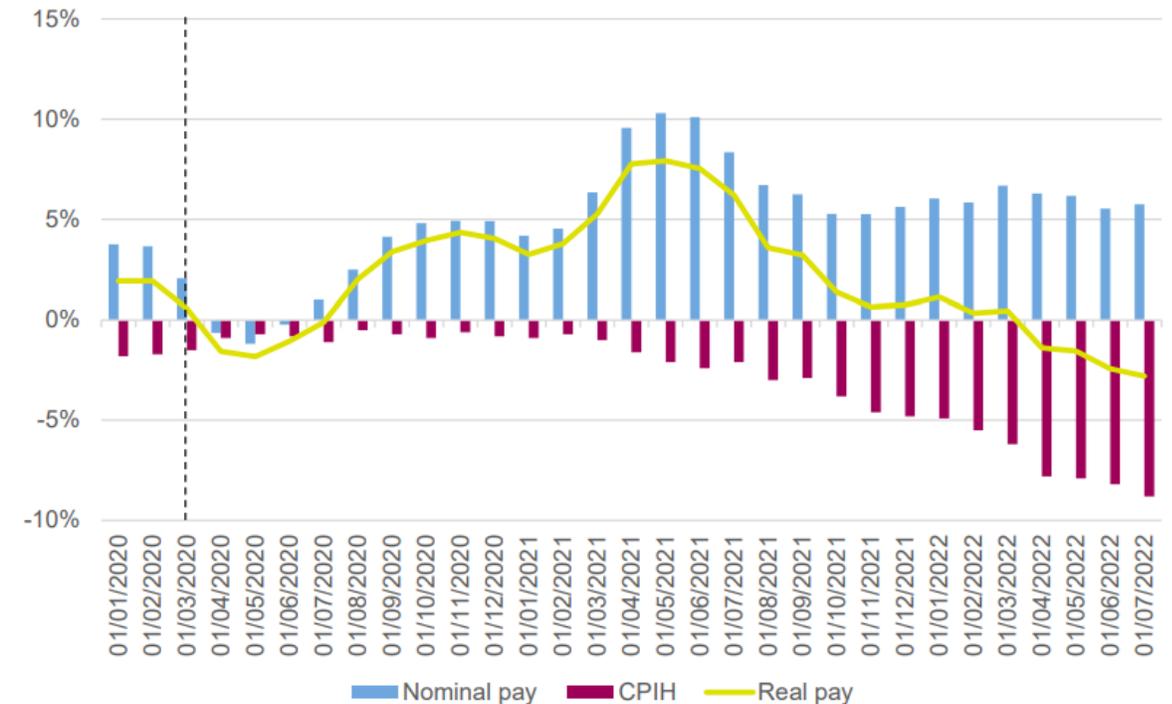
The London Picture



- **Londoners** continue to **spend a larger share of their income on housing** compared to UK – on average, rent for a one-bedroom dwelling in the 12 months to September 2023 accounts for **46%** of gross pay in London compared to 25% in England.
- Across the UK and in London **real wages have decreased** as inflation increases. A research briefing by the House of Commons library on Average earning by age and region indicates that London saw the second largest fall in median full-time earnings (**-6%**) **over the period 2010-2024** after adjusting for price inflation.
- The GLA reported that in Richmond the growth in real average pay between 2008 and 2023 was **-13%**.
- Pay growth in London has tended to be strongest in the best-paid sectors (e.g. Finance, Media, IT) and lower-paying sectors have seen slower growth, **reinforcing income inequalities**.

Real median pay growth in London, broken down into nominal pay and inflation

Decomposition of real median pay in London, % annual change
Effect from nominal pay change and CPIH inflation, to July 2022



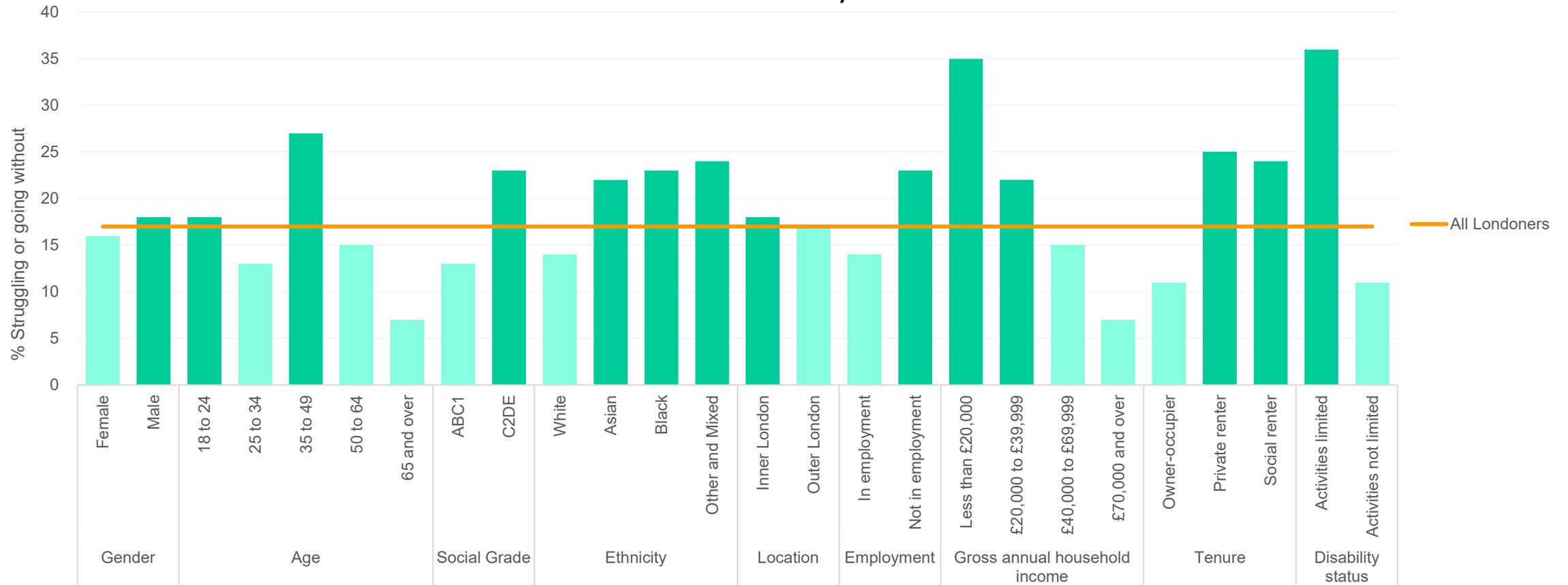
Source: HM Revenue and Customs - Pay As You Earn Real Time Information, ONS.

Note: March 2020 indicated by dotted line. Inflation measure does not account for region-specific housing costs. Sign of inflation rates has been reversed (higher inflation rates are associated with lower real pay growth).

Source: GLA, August 2022

Impact on Londoners

When asked to describe their financial situation, **lower-income, renting, disabled, unemployed** and Londoners from **ethnic minority groups** were more likely to report that they were struggling or going without* in July 2025.



*going without their basic needs and/or relying on debt to pay for basic needs or struggling to make ends meet

Source: YouGov, July 2025 (poll commissioned by GLA)

Impact on Health & Wellbeing

- The life expectancy of Richmond residents is among the highest in England, smoking rates are lower and physical activity rates are higher than England.
- In January 2025, the Food Foundation published its Broken Plate 2025 report, revealing that healthier foods are, on average, more than twice as expensive per calorie as less healthy options as defined by the government's Nutrient Profile Model.
- Worry about the Cost of Living has the potential to negatively impact the mental health of many residents, particularly on the heels of the COVID pandemic with ongoing NHS challenges.
- Financial pressures and strains have the potential to increase the instance of domestic abuse and economic abuse (whereby a victim is restricted from accessing finances, goods and services).
- Food insecurity, consumption of less nutritious food and hunger could have a detrimental impact, particularly in children.
- Living in a cold home is associated with poor health outcomes and an increased risk of morbidity and mortality for all age groups – certain groups are more vulnerable including those with respiratory and cardiovascular conditions, disabled people, older people and children.
- Not all who are vulnerable will be in contact with health and care services - older people living alone are at particular risk of being isolated – a third (34%) of those aged 66+ in Richmond live alone.

Impact on Children

- Estimates of **children living in low-income families in Richmond** range from around **2,900 before housing costs** in 2023/24 to **6,100 (12.4% of children) when housing costs are taken into account** (2022/23).
- Local data indicates there are 3,800 children living in households in receipt of Council Tax Reduction (CTR) and/or Housing Benefit (HB) in October 2025 - these households are more likely to be in CTR, HB or Social Rent arrears and have higher average arrears than households without children*.
- Food insecurity, consumption of less nutritious food and hunger could have a detrimental impact on child growth and development – in January 2025, 17.9% of households in the UK with children reported experiencing food insecurity compared with 12.6% of households without children.
- Lack of sufficient nutrition (quantity or quality) during critical parts of early life may cause immediate effects such as lack of concentration which has a knock-on effect on education but also lasting changes to a child's development which affect later life such as obesity, dental decay and stunted growth.
- Children can emotionally harbour the stress and anxiety of their parents in the face of the Cost of Living crisis affecting mental health.
- Financial pressures have the potential to increase the exposure of children to domestic abuse in family settings and there are concerns that the Cost of Living could draw more children and young people into criminal activity. City Hall analysis shows a strong link between serious youth violence and Londoners affected by deprivation, poor mental health and poverty.

**Of those households in receipt of CTR and/or HB; Source: Low Income Family Tracker (Policy in Practice), September 2024; Figures rounded to the nearest 100*

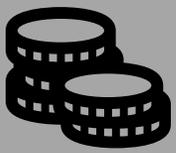
Impact on Disabled People

- Comparatively low incomes, combined with significant ‘extra costs’ leave disabled individuals and households particularly vulnerable to the rising cost of living. They have a much smaller ‘buffer’ to absorb any unexpected increase in prices of goods and services.
- The financial challenges faced by disabled households due to the rising Cost of Living are particularly acute as two of the key commodities which have been driving the increase in inflation—energy and food—make up a disproportionate share of the disabled household consumption.
- With respect to energy, disabled people with limited mobility often require greater levels of household heating to stay warm. Warmer homes might also be required to cope with the side effects of certain treatments.
- Disabled people who rely on assistive technologies use comparatively more electricity.
- Some disabled people have difficulties preparing food, leading to increased reliance on convenience food, which is comparatively more expensive than preparing meals from raw ingredients. Condition-specific specialist diets are also more costly.

Source: House of Lords Library, December 2022

Cost of Living

2. Local Context



Local Economic Context



- Median earnings of Richmond residents ranks second of all local authorities nationally and first within London – median annual gross pay increased by 2.4% between 2024 and 2025 compared to London (3.6%) and England (4.3%), however this followed an almost 18% increase for Richmond between 2023 and 2024.
- Richmond’s economic inactivity rate is currently still slightly above London but has fallen back below the rate for England after being above England for the past year.

	Richmond	London	England
<u>Median Annual Gross Pay for full time workers</u> (2025)	£57,233	£46,414	£39,243
<u>Economic Inactivity (16-64)</u> (Jun 24 - Jul 25)	20.5%	20.2%	21.2%
<u>Unemployment Rate (16+)*</u> (Jun 24 - Jul 25)	4.1%	5.5%	4.1%
<u>Claimant Rate (16+)*</u> (Oct 25)	2.6%	5.9%	4%
<u>People on Universal Credit (16-65)</u> (Sep 25)	10.2%	20.4%	19%

*as a proportion of the economically active population
 See [DataRich](#) for further local economic context

Cost of Living Vulnerability Index

Richmond Relatively Less Vulnerable than other London Boroughs



Richmond upon Thames, had the **2nd lowest** Cost of Living Vulnerability Index score in London and a ranking of **44th lowest out of 307** in England.

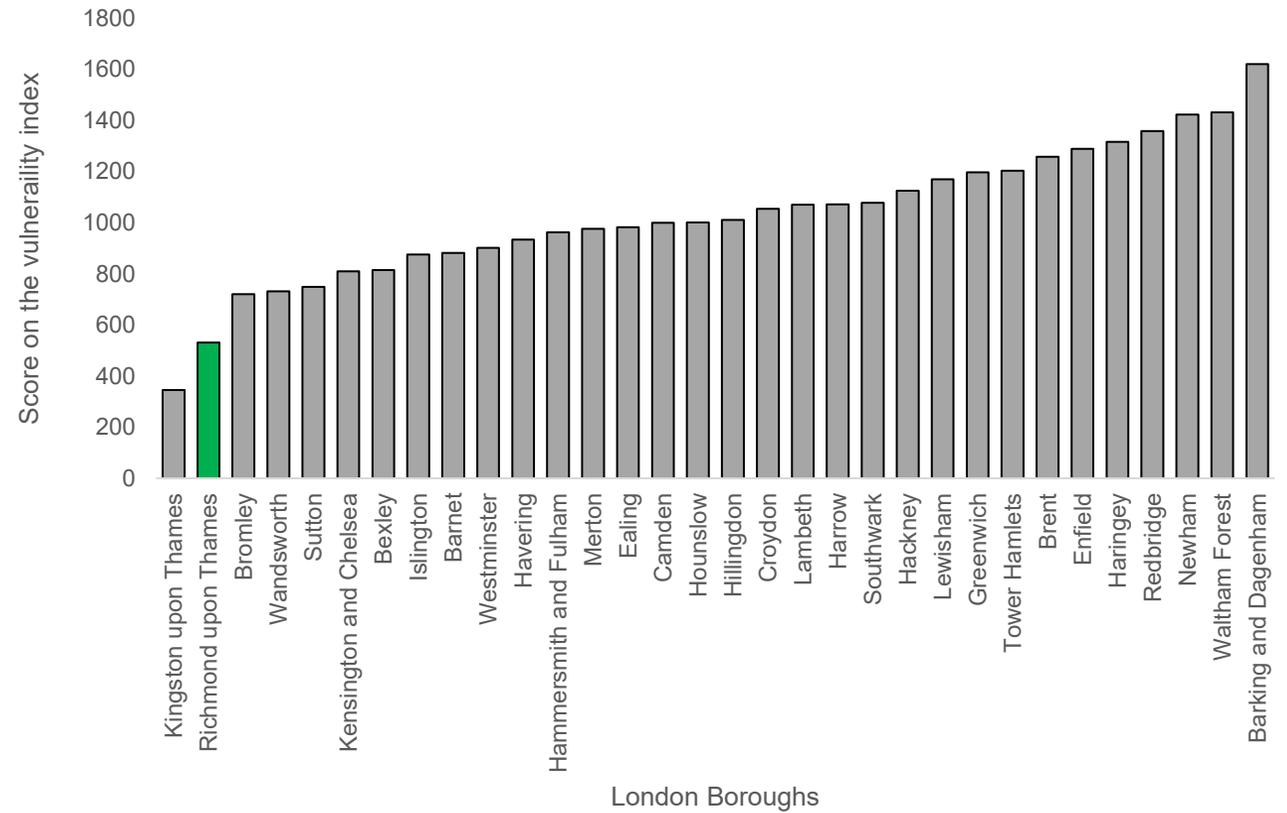
For Richmond upon Thames, the Cost of Living Vulnerability Index score **improved** from 581 in April 2022 to **531** in September 2022.

This Index was based on multiple poverty-based and work-based vulnerability indicator rankings (fuel poverty, claimant count, food insecurity, low pay, child poverty, economic inactivity) for each local authority. Created by the Centre for Progressive Policy.

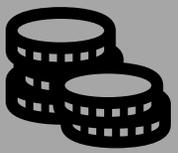
Higher scores indicate an area's relative risk of more people being pulled into poverty, and relative risk of those already hard up being pushed into destitution. This is a relative measure.

Despite this, many Richmond residents are facing great financial hardships due to increased costs.

The updated Cost of Living Vulnerability Index (September 2022) for London Boroughs



Source: Centre for Progressive Policy - Cost of Living Vulnerability Index



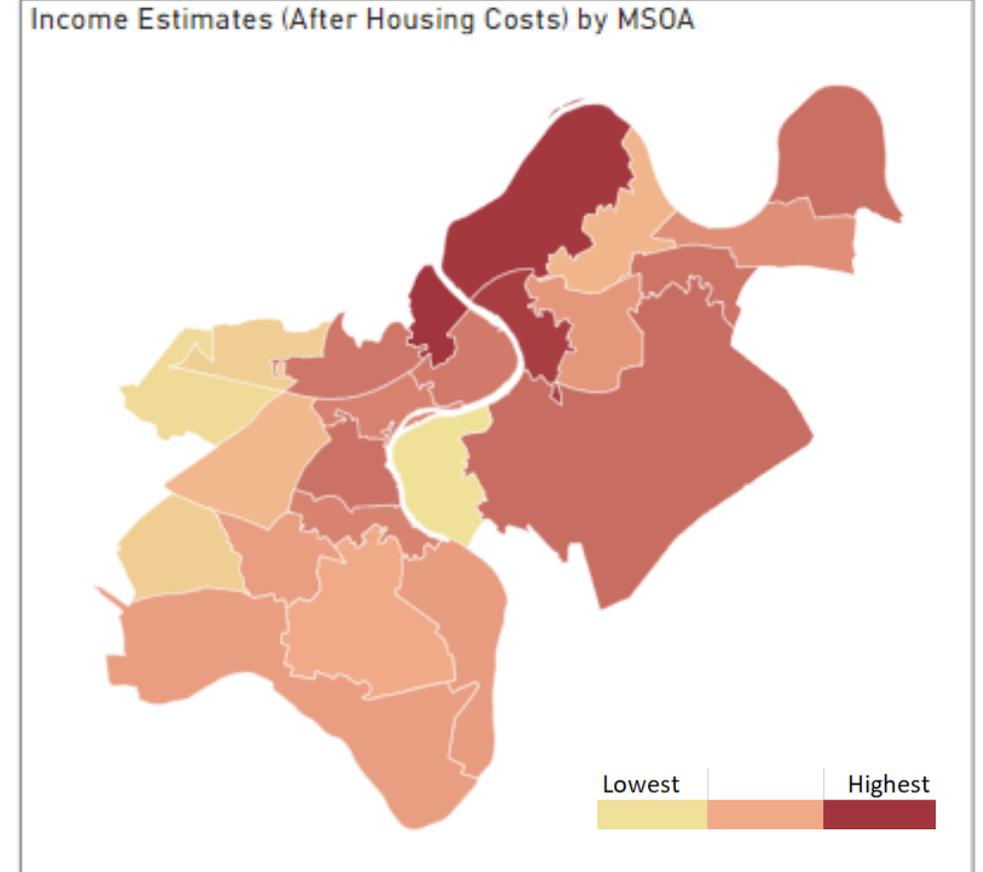
Model-based Income Estimates for Households after housing costs

£44,391

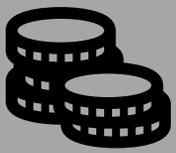
The **average estimated net annual income after housing costs (AHC)** for small areas (MSOAs) across Richmond in 2020

These income estimates are equivalised which considers the household size and composition and makes it easier to compare income across households. It acknowledges that, for example, two people do not need double the income of one person to have the same living standards.

- MSOAs with the **HIGHEST** estimated income (AHC) are:
 - St Margarets – £53,500
 - Kew Gardens – £53,100
 - Richmond Central – £52,600
- MSOAs with the **LOWEST** estimated income (AHC) are:
 - Ham – £32,500
 - Heathfield – £33,800
 - Whitton – £35,900



*Data published for 2011 Middle Super Output Areas (MSOAs) only - not available at Ward level.
Source: [Office for National Statistics, 2020](#)



Income Deprivation

24,061

Estimated as affected by **income deprivation** in Richmond, 2024*

Income deprivation is estimated to affect 12% of the borough's population. Overall, Richmond is among the 10% least income deprived local authorities nationally and is the **second least income deprived in London (after City of London)**.

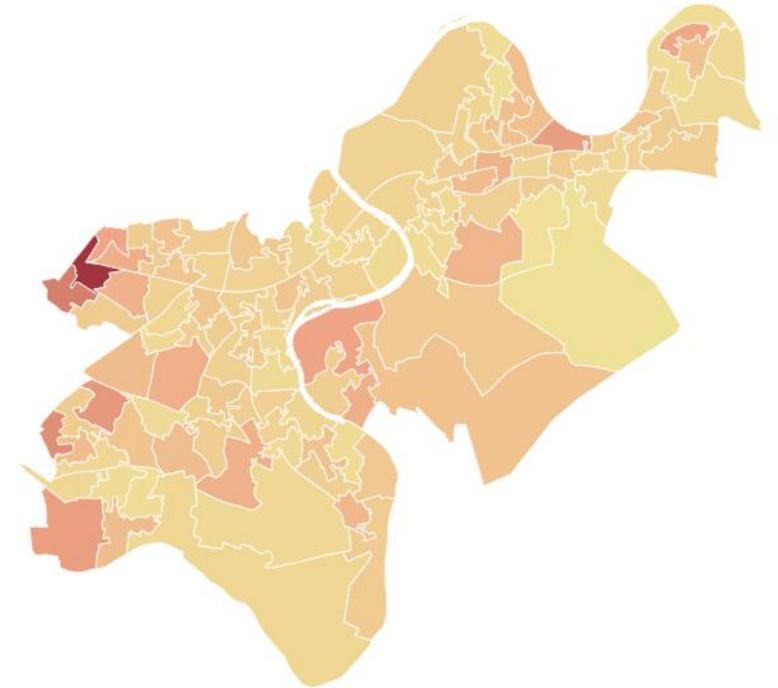
More income deprived areas include Heathfield, Hampton North, Mortlake & Barnes Common and Ham, Petersham & Richmond Riverside.

The methodology for the 2025 Indices of deprivation has changed since 2019 to assess income deprivation after housing costs (*previously before housing costs*), which has significantly increased the proportions.

Income deprivation (after housing costs) is estimated to affect approximately 5,543 older people (60+) and 6,080 children (0-15) in the borough*.

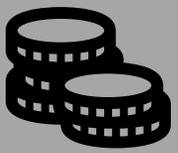
*Estimates based on applying proportions from the 2025 Indices of Deprivation (IoD) to the latest small-area population data.

Estimated Income-Deprived Population by LSOA



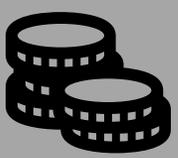
Source: **MHCLG, 2025**

Additional information: [Richmond Deprivation Report and Dashboard](#)



Low Income Households

- **Lower income households** will continue to **spend a greater proportion** of their household income **on essentials** such as energy, food and housing.
- In London, housing costs pushed the proportion of people living in low-income households up from 15% to 26% in 2023/24. This is an 11pp increase compared to a 4pp increase for the rest of England.
- Lower paying sectors experience slower pay growth that has not kept up with inflation.
- Some low-income households are concentrated in parts of the borough with low public transport accessibility so might be spending more on motoring costs.
- Low-income households are often subject to a “poverty premium” - the extra costs people on low incomes and in poverty pay for essential products and services.
- Poverty premiums exist on non-standard billing arrangements, higher insurance premiums, paying to access cash and high-cost credit.
- The pattern of income deprivation can also be found in the pattern of those claiming Universal Credit, Housing Benefit and Unemployment Benefits.



Universal Credit



10,206

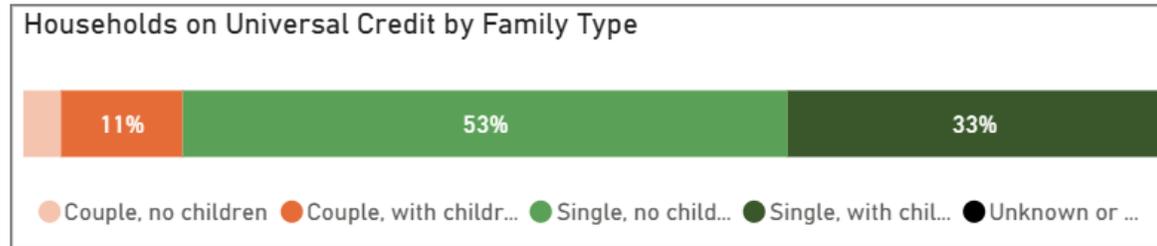
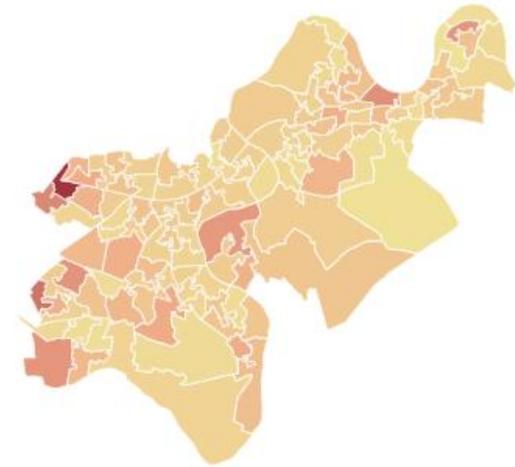
households in receipt of Universal Credit payments, August 2025

Around 12% of households in Richmond.

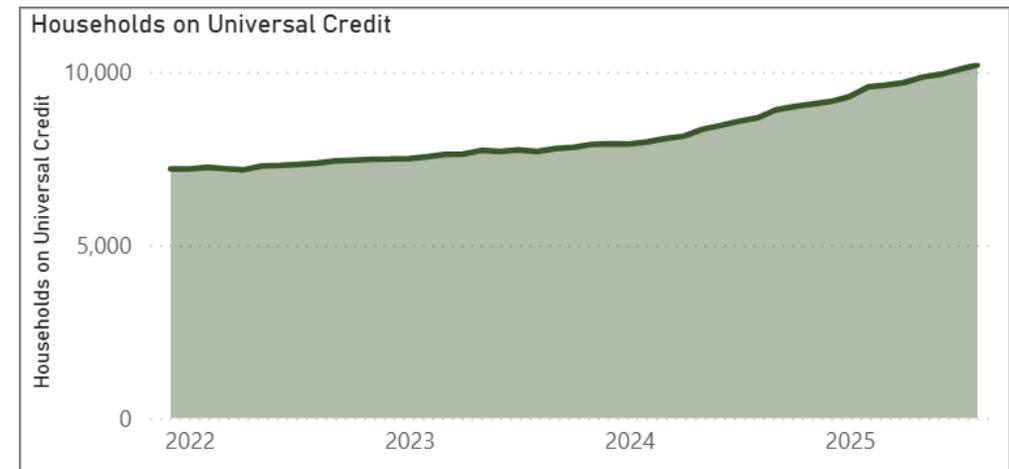
Most working age people have to apply for Universal Credit (UC) if they need help with rent rather than making a new claim for Housing Benefit – the migration of housing benefit and other ‘legacy’ benefits could be a factor affecting the continued higher number of UC claimants.

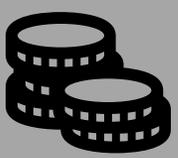
Areas with higher numbers of households receiving UC are generally **more income deprived** with more households in **Heathfield, Hampton North, Mortlake & Barnes Common and Ham, Petersham & Richmond Riverside.**

Households on Universal Credit by LSOA



Source: DWP, August 2025 (via Stat-Xplore) - [interact with the data via the DataRich Cost of Living dashboard](#)





Housing Benefit



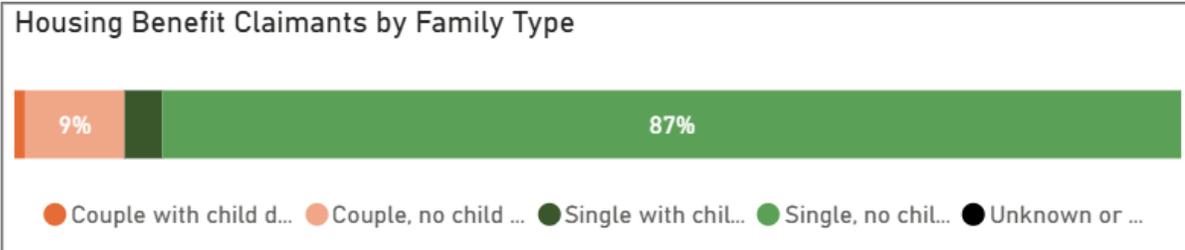
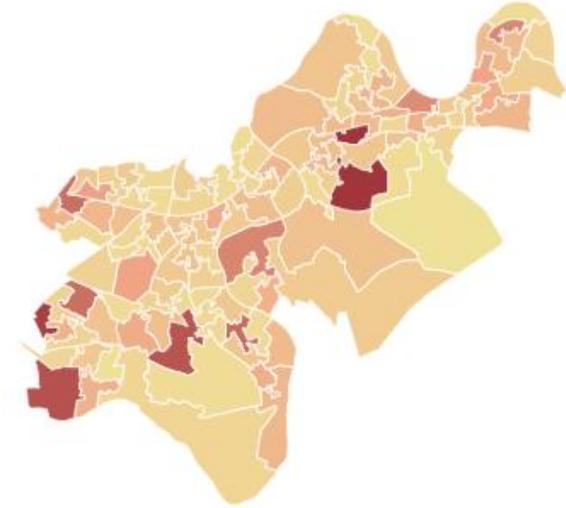
3,444

Housing Benefit claimants, August 2025

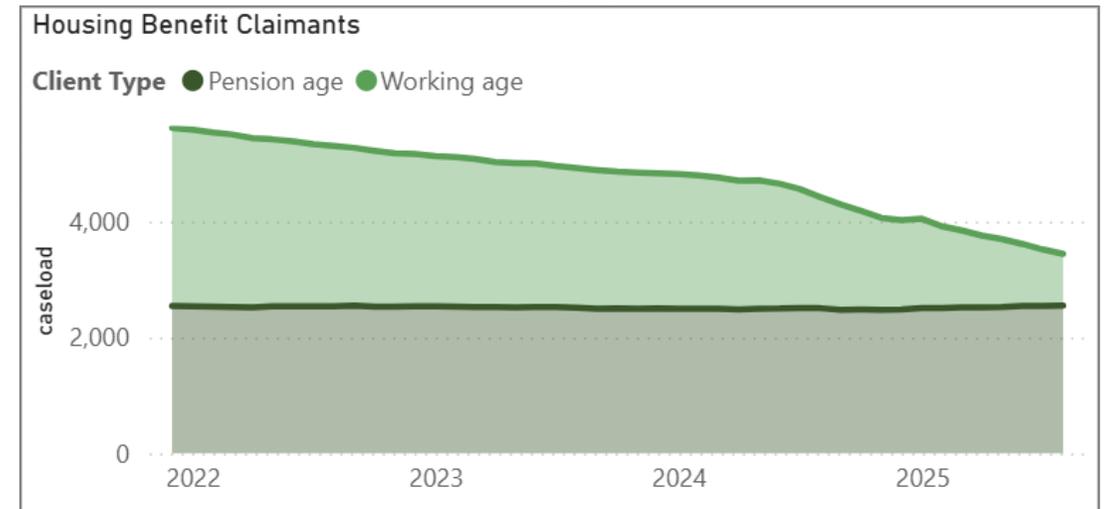
Approximately 4% of households in Richmond.

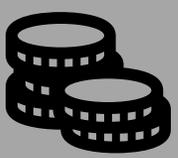
Areas with higher numbers of claimants receiving Housing Benefit include **Mortlake & Barnes Common, Hampton North, South Richmond, and North Richmond**. The pattern reflects that of income deprivation affecting older people – explained by the changing eligibility requirements and consequent change in demographic.

Housing Benefit Claimants by LSOA



Source: DWP, August 2025 (via Stat-Xplore) - [interact with the data via the DataRich Cost of Living dashboard](#)





Unemployment Related Benefits

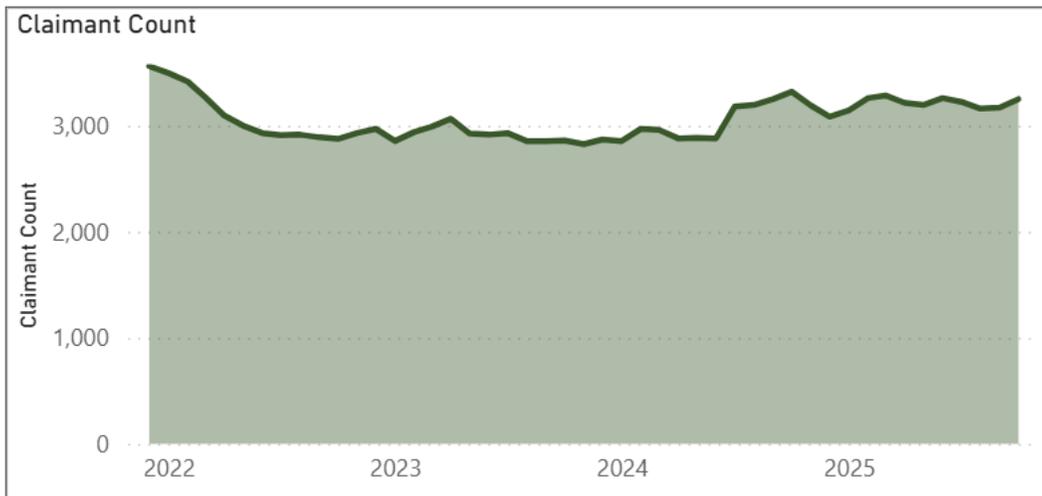
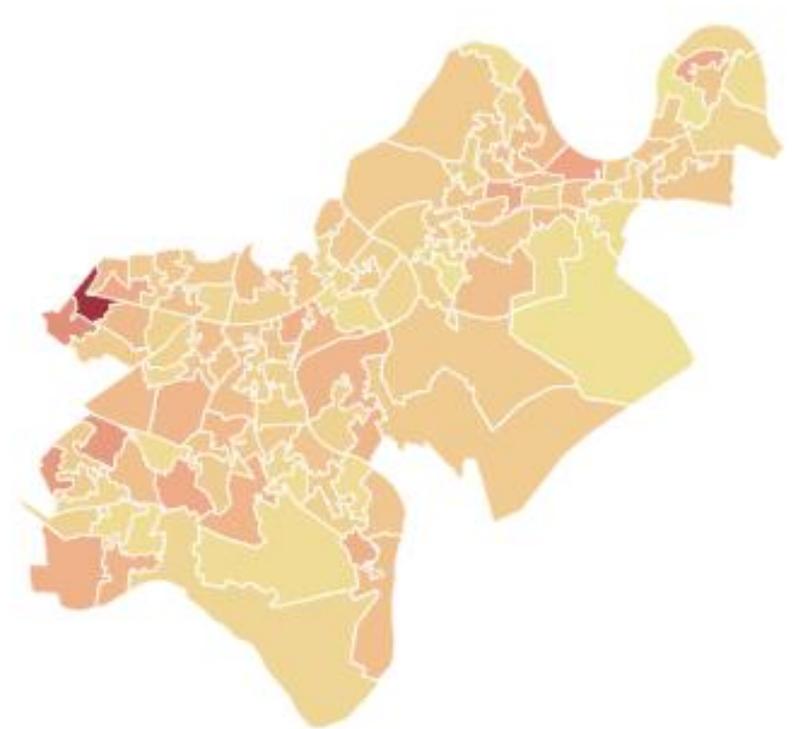


3,250

Claimant Count (people in receipt of unemployment related benefits)*, October 2025

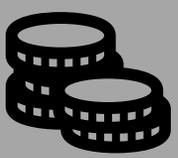
More income deprived areas generally have higher numbers claiming unemployment related benefits with more claimants in parts of **Heathfield, Mortlake & Barnes Common, Hampton North and West Twickenham.**

Claimant Count by LSOA



Source: DWP, October 2025 (via NOMIS) - [interact with the data via the DataRich Cost of Living dashboard](#)

*Claimant count includes all Universal Credit claimants who are required to seek work and be available for work, as well as all JSA claimants.



Discretionary Housing Payments



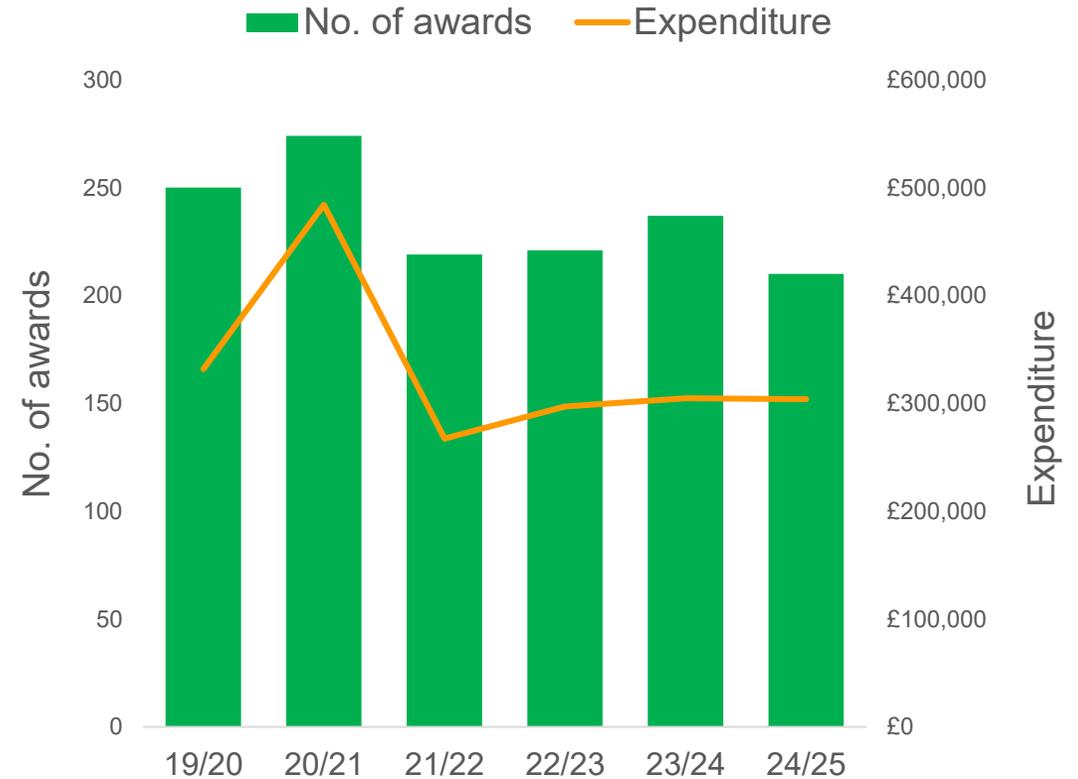
210

No. of DHP* payments awarded in **2024/2025** financial year

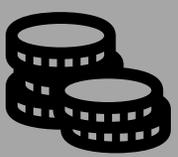
- Richmond awarded the 2nd lowest number of DHPs of the London Boroughs in 2024/25.
- The number of DPHs awarded in 2024/25 was -12% lower than the previous financial year.

** Discretionary Housing Payments (DHPs) can be paid to those entitled to Housing Benefit or the housing element of Universal Credit who face a shortfall in meeting their housing costs. Local authorities (LAs) have broad discretion to spend in line with their local priorities. This includes deciding how much will be paid and for how long the claimant will receive the payment. A DHP can be awarded to cover a rent shortfall, a rent deposit, rent in advance, or other costs associated with moving.*

Use of Discretionary Housing Payment (DHP) funds in Richmond by financial year



Source: [Discretionary Housing Payments statistics - GOV.UK](#)



Based on those low-income families **claiming Housing Benefit or Council Tax Reduction** from Richmond Council:



It is estimated just under 500 households have a monthly cash shortfall, in October 2025, once all outgoings are considered (approx. 5% of low-income households) – this has fallen by around 50 households since October 2024*. There are higher concentrations of these households in Mortlake & Barnes Common, South Richmond and Twickenham Riverside. Just under 100 households with a cash shortfall already have arrears with the council or Richmond House Partnership (inc. Council Tax, Rent and Housing Benefit overpayments).



Overall, around 2,300 households have arrears with the council or Richmond Housing Partnership, with around 28% of these households having arrears over £1,000 *:

- **Couples with children are more likely to have arrears** than other household types and have higher average arrears.
- **Just over a third of Social tenants** are in arrears with the council, with this group also having the highest average arrears of any tenure.
- **Working households are more likely to have arrears** – 36% of low-income working households are in arrears and have higher average arrears than non-working households.

Source: Low Income Family Tracker (Policy in Practice), October 2025; Figures rounded to the nearest 100

** These trends can be affected by households entering and leaving the system each month*



So far in 2025 the overall number of 'Cost of Living' related issues is still +30% higher than the same period in 2019, with the continued higher level of support indicating a 'new normal' for those struggling to make ends meet.



The top benefits and debt issues for Richmond clients in 2025 are Personal Independence payments and Council tax arrears/Energy debts, respectively.



So far in 2025 the total number of clients visiting citizens advice for Charitable support & Food Banks is -23% lower than the same period in 2024.



Those with **disabilities or long-term health conditions** make up over **half** of clients in 2025.

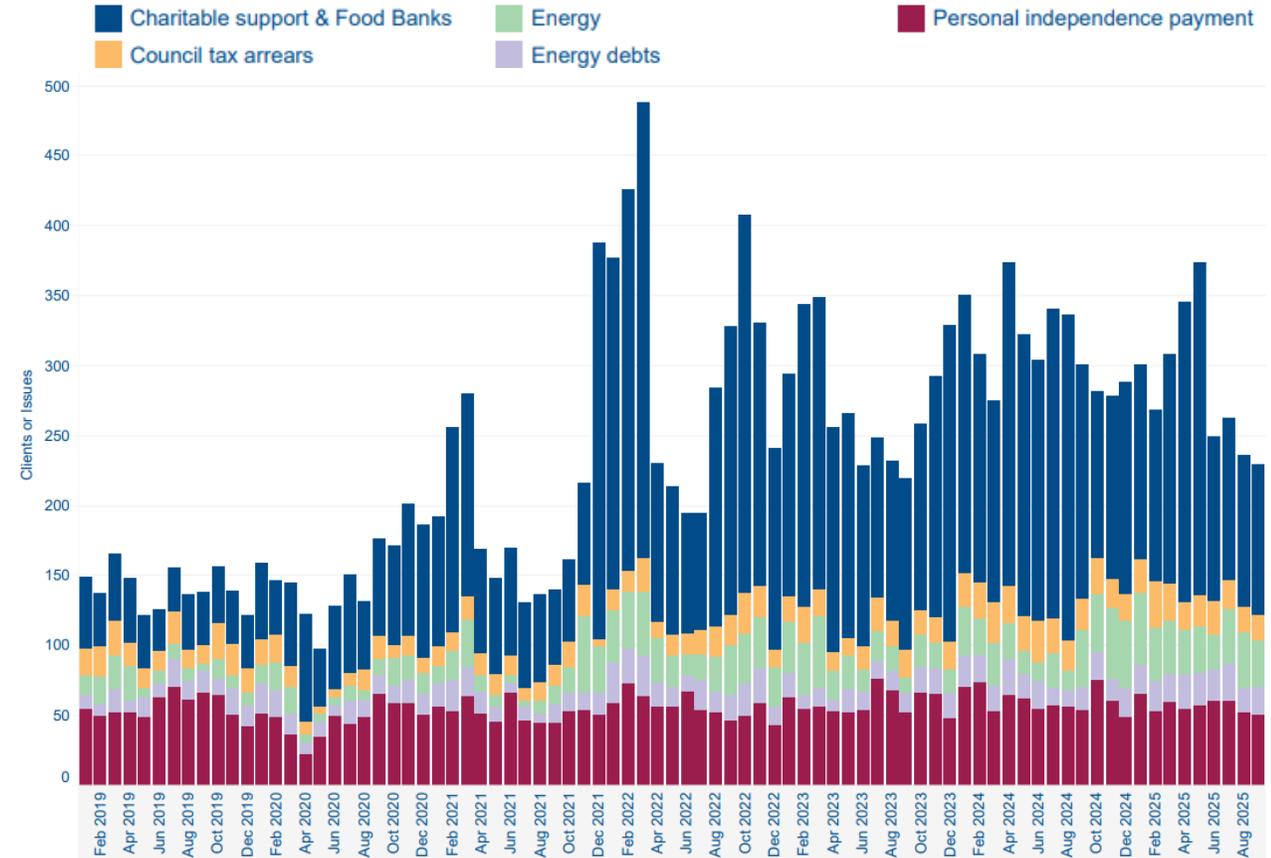


Single residents without children make up around 42% of clients in 2025 followed by single parents with dependent children making up a further quarter of clients.



Housing Association/RSL Tenant households make up just under half of all clients in 2025 followed by Private renters at just over a quarter.

Five key cost of living issues for Richmond clients



NOTE: Trends in Citizen's Advice data can reflect the capacity of the service rather than need. Citizens Advice have identified around 70 key issues that are cost of living based and track the number of clients that are affected by them (includes benefits/tax issues, food banks, charitable support and fuel debt issues amongst others). Data provided goes to September 2025. *A single client can present with more than one issue.



Council cost of living related data



400

Warm packs distributed across the borough Oct 2025 to Nov 2025

17

Households receiving Deeper interventions* across the borough Oct 2025 to Nov 2025

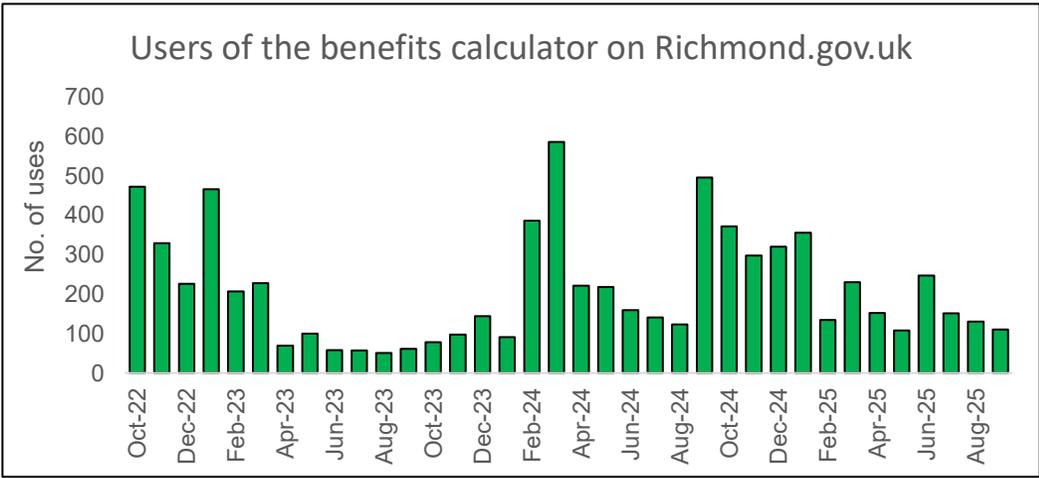
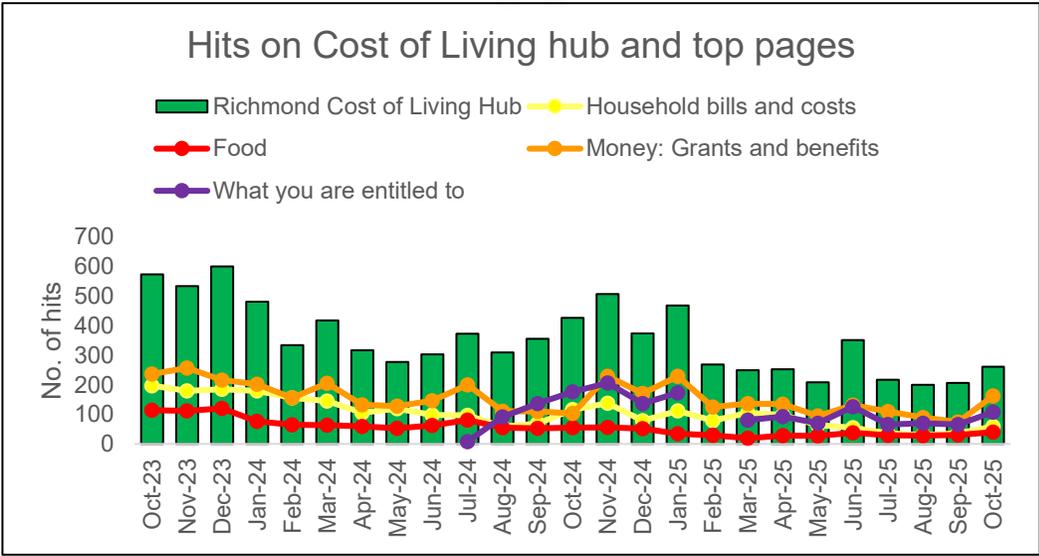
* Deeper interventions include: Infrared heater, dehumidifier, electric throw etc. purchased after home visits



Visits to the Richmond Cost of Living Hub Webpage in October 2025 were -39% lower than October 2024. Pages relating to Grants and Benefits have generally maintained the highest number of hits throughout.



Although usage of the Richmond Cost of Living Support Calculator has generally been falling off since a spike in September 2024 the usage in June 2025 was more than double that of May 2025. The average rate of people completing the form vs just starting the form for the last six-months is 56%.





Food – Free School Meals



4,078

Pupils known to be eligible for **Free School Meals 2024/2025***

Source: *Department for Education*

Richmond has the **lowest** percentage of pupils **known to be eligible for Free School Meals (FSM)** in London.

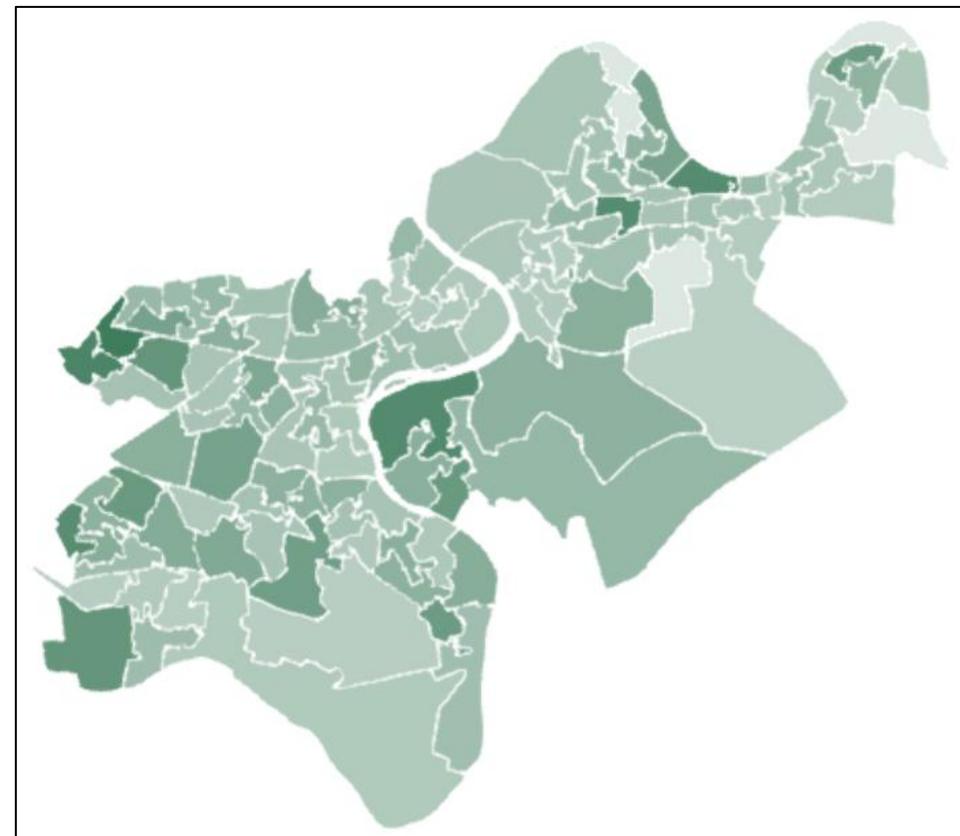
Though, the **proportion eligible has increased** from 13.5% in 2023/24 to 14.1% in 2024/25.

There is an estimated **800 pupils who are known to be eligible (registered) for FSM but not taking them.**

Of those that go to school in *and* live in the borough, there is a **positive correlation between higher deprivation levels and the number of pupils registered for FSM** with a higher proportion of the students living in deprived areas receiving Free school meals.

*AfC data suggests that this number now stands at approximately 4,200 in summer 2025.

Pupils' resident in Richmond registered for free school meals at schools in Richmond



Source: AfC, Summer 2025

Dually registered pupils have been equally apportioned to both addresses.



Food – Local Food bank data

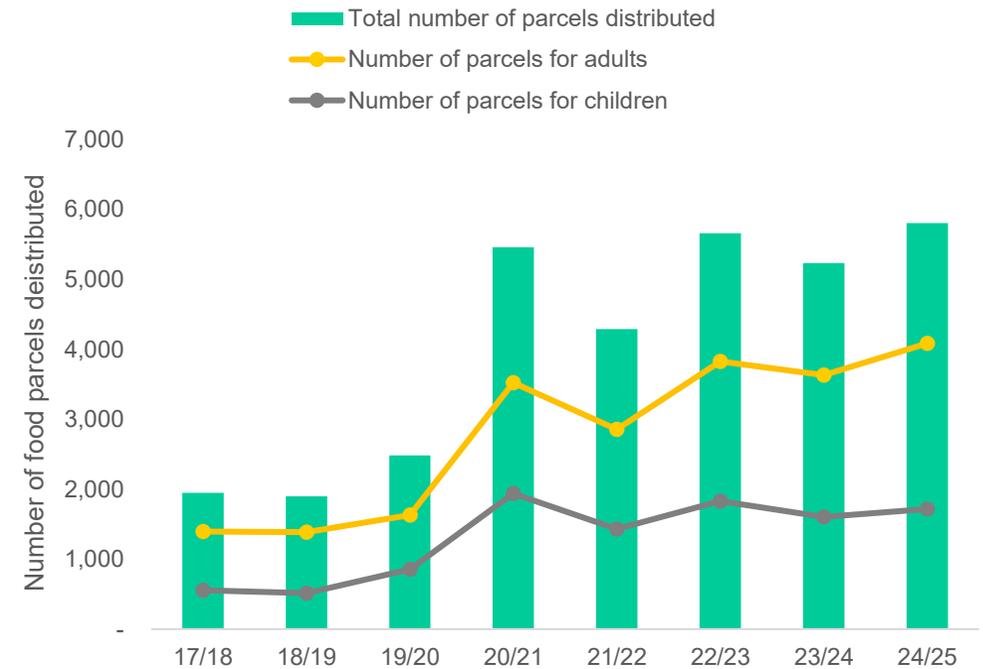


5,801

Number of Trussell Trust food parcels distributed from Richmond centres in 2024/25

- The number of distribution centres operating in Richmond has risen from 3 in 2018/19 to 7 in 2024/25 which is one more than in 2023/24.
 - Note: Linked to distribution centre location rather than recipients' residence, so if a Sutton resident receives a parcel from Richmond, the parcel is recorded in these statistics under Richmond.
- The number of parcels distributed from Richmond centres has increased by +134% in 2024/25 in comparison to pre-pandemic (2019/20) and increased by +10% on last year.
- Over two thirds of the parcels (70%) are for adults.
- The Trussell trust have produced an [2024-25 end of year UK Factsheet](#) discussing how emergency food provision has not returned to pre-pandemic levels, embedding a 'new normal'.

Food parcels distributed in by the Trussell Trust in Richmond over the last six years



* The Trussell Trust statistics are a measure of volume rather than unique users. For example, if a family of three were referred to a food bank twice in one year, this would count as six supplies on the system because it would reflect six instances of a supply going to someone in the household.

Source: [Trussell Trust end of year statistics](#)



Food – Priority Places for Food Index



0*

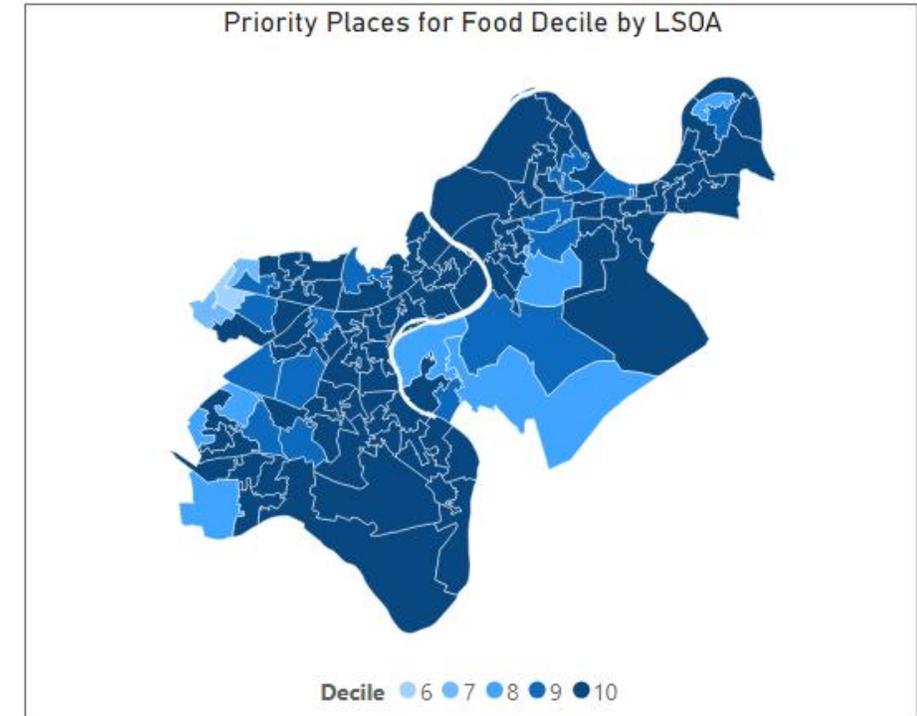
Areas in the most at risk deciles for access to cheap, healthy and sustainable sources of food.

**because of data changes it is recommend that comparisons are not made between different versions of this dataset.*

The **Priority Places** for Food Index aims to identify neighbourhoods across the UK that are most vulnerable to increases in the Cost of Living through **lack of accessibility to cheap, healthy, and sustainable sources of food**. It combines data on proximity and accessibility of food shops, availability of online deliveries, socio-demographic characteristics and other factors to produce the overall index.

The lowest deciles are most at risk and the highest deciles least at risk. There are no areas in the five lowest deciles across **Richmond upon Thames**.

Priority Places for Food Index Version 2.1 (July 2024)



The data for this research has been provided by the Consumer Data Research Centre (CDRC), an ESRC Data Investment. Funding references ES/L011840/1; ES/L011891/1. The Priority Places for Food Index was developed by the CDRC at the University of Leeds in collaboration with Which? See the link below for more information.

Source: Priority Places for Food Index v2.1, July 2024 (via CDRC) - interact with the data via the DataRich Cost of Living dashboard



Food – Healthy Start Vouchers



427

People on the Digital Scheme* for **Healthy Start Vouchers** in October 2025

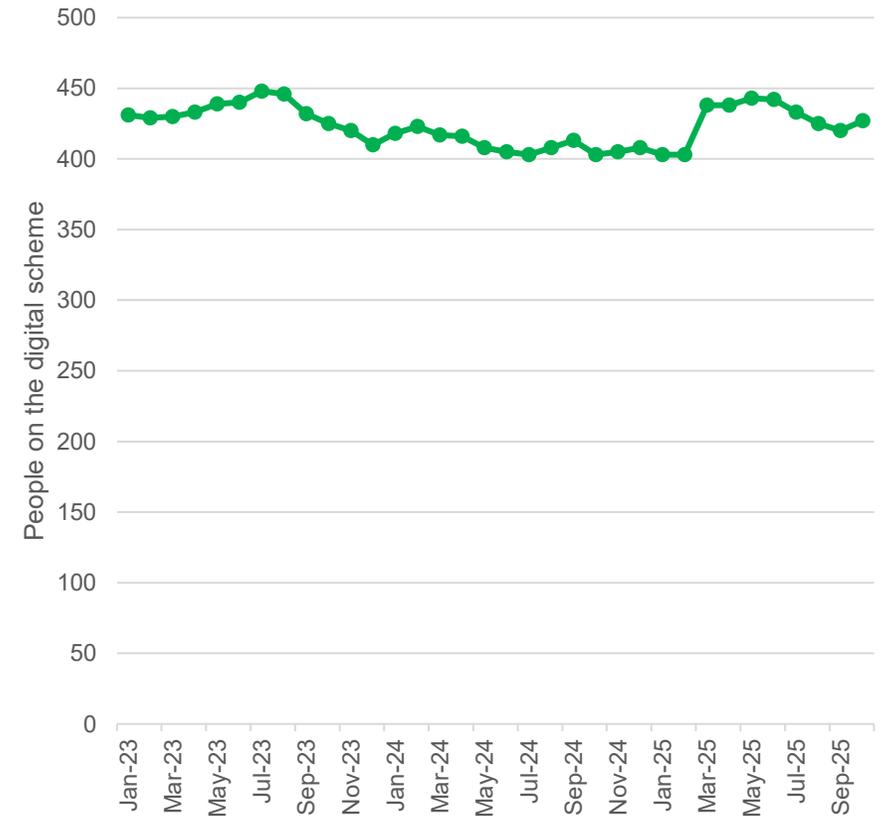
* Digital data is based on individual people and is not the same as the number of families or households as there could be multiple beneficiaries living within one household. The data includes the number of people who are **on the digital scheme** (formerly entitled beneficiaries).

The Healthy Start scheme is for pregnant women or those with children under 4 and receiving a qualifying benefit to buy healthy food and milk.

An issue was identified with the source data that is used to calculate uptake of the NHS Healthy Start scheme since January 2023 and the NHS have therefore removed information relating to the number of people eligible for the scheme and the uptake percentage from January 2023 onwards while they investigate further with the data provider. You can find out more about Healthy Start uptake data by [visiting the UK Parliament website](#).

The issue has only affected the data on the number of people eligible for the scheme. It has not prevented anyone from joining the scheme or continuing to access the scheme if they were eligible.

Number of people on the Digital Scheme for Healthy Start Vouchers in Richmond



Source: **NHS**, 2025



Housing – Mortgages



25,826

Number of **Households owned with a mortgage** (March 2021 Census)*

*Source: *Census 2021* TS054 - Tenure

Richmond ranks the **6th highest in London** for the proportion of dwellings that have been bought with a mortgage (32%). The average house price for Richmond in August 2025 is the **4th most expensive nationally and regionally**. **More expensive houses typically require larger mortgages** - small increases in mortgage rates will have a bigger impact on larger loans.

The ONS has assigned Richmond a **mortgage exposure score of 6 out of 7** (7 being the highest risk level), with 16% of households with a mortgage re-mortgaging during 2023 and estimated to have to pay an extra £550 a month on average.

The Bank of England financial stability report (June 2024) indicates that **35%, of mortgage accounts are still paying rates of less than 3%**; the majority of whom will have their fixed rate **expire before end-2026**. For the typical owner-occupier mortgagor rolling off a fixed rate between June 2024 and end-2026, their monthly mortgage repayments are projected to increase by around £180, or around 28%.

Tenure of Households in Richmond (2021)



Source: *Census 2021* TS054 - Tenure

Housing type	Richmond median sales price	London median sales price	% of London median
Detached	£1,585,000	£880,000	166%
Semi-detached	£1,000,000	£615,000	163%
Terraced	£869,950	£585,000	149%
Flat/maisonette	£470,000	£440,000	107%

Source: ONS, data for year ending March 2025



Housing – Private Renting



19,970

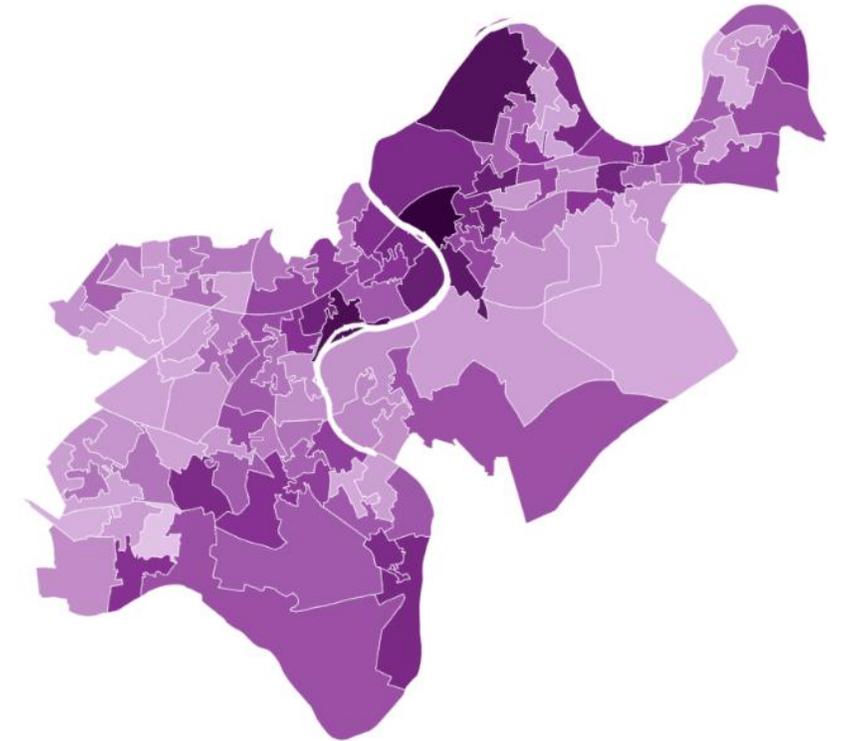
Number of **Households rented from private landlords** (March 2021 Census)*

*Source: *Census 2021 TS054* - Tenure

An estimated 25% of properties are privately rented in Richmond (London 30%) - which puts Richmond in the **bottom third** of London boroughs for the proportion of properties privately rented.

Despite this, rental costs are generally in the **top third** of London prices and outstrip some Inner London boroughs (especially for larger properties with four or more bedrooms).

Areas with highest concentrations of private renters are along the major transport corridors through **Twickenham, Richmond, Kew, and Mortlake & Barnes Common.**



Source: *Private Rented Households, Census 2021* - [interact with the data via the DataRich Cost of Living dashboard](#)



Housing – Private rental Affordability



£2,230

Average monthly rent across all property types in September 2025

The annual change was +8.7% in Richmond for the 12 months to **September 2025** with rents around £179 more than a year previously.

Private rental inflation in Richmond increased throughout 2024 from 2.4% in January 2024 to a high of 15.5% in January 2025 and has been falling back down through 2025. The rates in Richmond are still higher than London (5.3%) in September 2025.

The average asking rent for properties new to the market hit a new record at £2,736 across **London** and £2,383 in **Outer London** in Q3 of 2025 – an annual increase of +1.6% for London and 1.8% for Outer London.

According to the GOV.UK English Private Landlord Survey 2024 More landlords in 2024 reported planning to decrease the size of their portfolio than in 2018 and 2021, with 31% of landlords reporting they were planning to decrease the size of their portfolio in the next two years, including 16% who were planning to sell all their properties.

Annual change in rents in Richmond upon Thames

Private rental price annual inflation, Richmond upon Thames, January 2016 to September 2025



Source: Price Index of Private Rents from the Office for National Statistics

Source: ONS, Price of Housing Local

Rental Type	Median cost per month for Richmond*	Median cost per month for London
Room	£725	£811
Studio	£1,175	£1,300
1 Bed	£1,571	£1,550
2 Bed	£2,100	£1,850
3 Bed	£2,700	£2,300
4 or more Bed	£3,850	£3,100

Source: ONS - Private rental market summary statistics (Jul 24 – Jun 25)



Housing – Social Renting



9,752

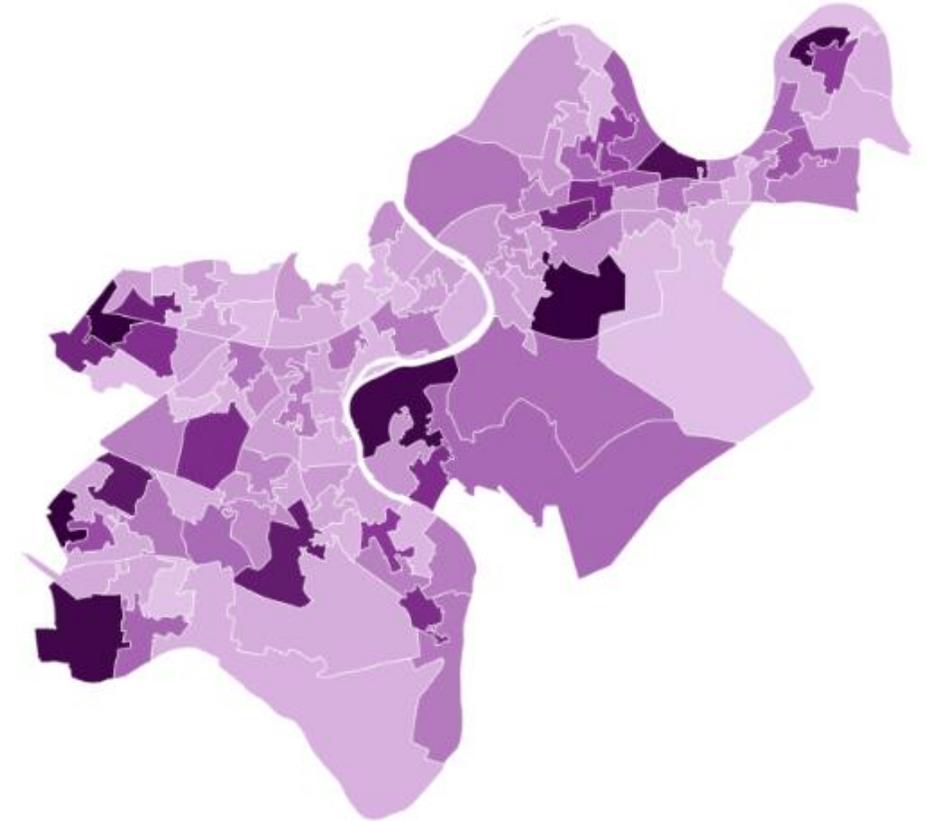
Number of **Households rented from the Local Authority / Housing Associations** (March 2021 Census)

*Source: *Census 2021* [TS054](#) - Tenure

The total estimated social rented dwellings has remained steady over the last 8 years. An estimated 12% of dwellings are socially rented in Richmond (London 23%).

As Richmond Council transferred their housing stock to Richmond Housing Partnership in 2000, the largest private registered providers in the borough are Richmond Housing Partnership followed by Paragon Asra Housing.

Areas with higher concentrations of social renting properties are **Hampton North, Heathfield, Mortlake & Barnes Common and Ham.**



Source: Social Rented Households, Census 2021 - [interact with the data via the DataRich Cost of Living dashboard](#)



Housing – Possessions



93

All claims registered in Richmond in Q3 of 2025

18

All repossessions (inc. mortgages) in Richmond in Q3 of 2025

Source: Mortgage and Landlord Possession Statistics: data visualisation tool

Claims: created when a claimant begins legal action for an order for possession.

Possessions: Once a warrant has been issued bailiffs can repossess the property.

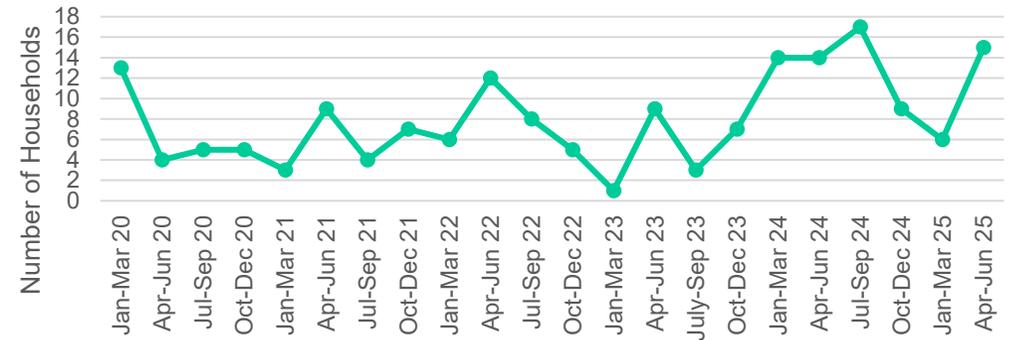
Repossessions were paused during the pandemic from March 2020 to April 2021. Since they have resumed, other than a spike in Q4 of 2022 (when there was a higher number of repossessions coming from accelerated private landlords, i.e. from a Section 21 notice), the overall number of repossessions has returned to a similar pattern to pre-pandemic and generally fluctuates quarter to quarter.

37

people seen rough sleeping by outreach services Jul-Sep 25

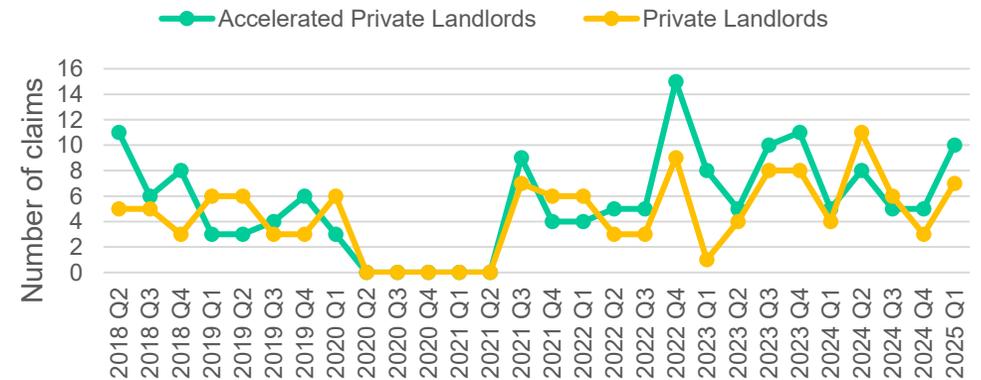
Source: London Datastore Rough sleeping in London (CHAIN reports)

Owed a homelessness duty due to due to service of valid Section 21 Notice



Source: Tables on homelessness - GOV.UK (www.gov.uk)

All Landlord repossessions for Richmond (2018 Q1 - 2025 Q1)



* You can apply for an accelerated possession order if your tenants have not left by the date specified in your Section 21 notice and are not claiming rent arrears.



Energy – Fuel Poverty

6,593

households in **fuel poverty**
across Richmond in 2023*

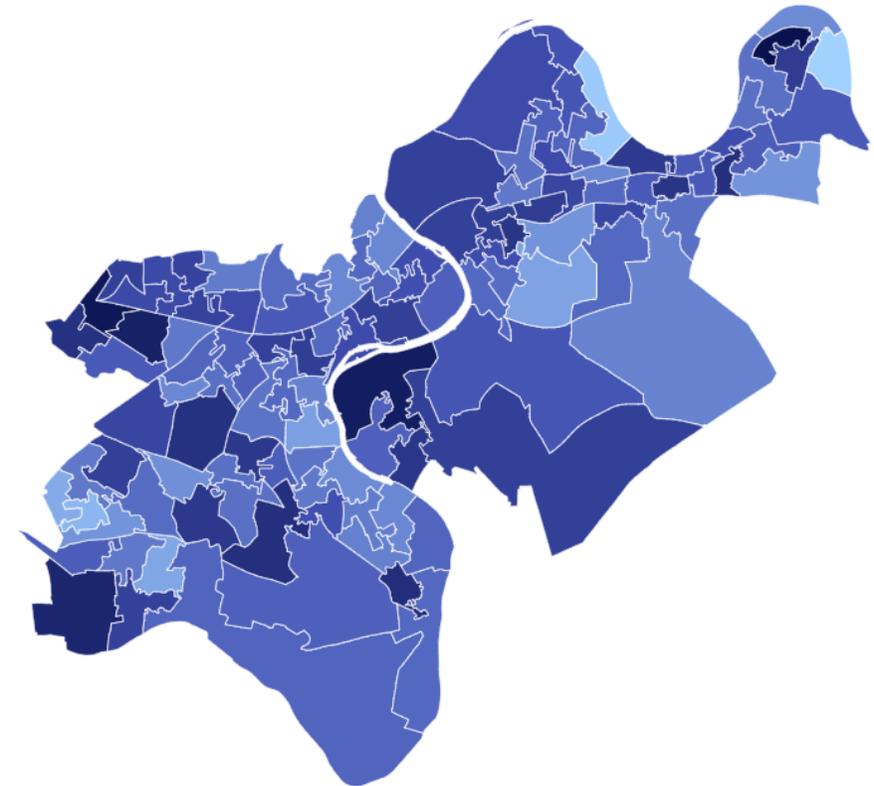
According to the department for Business, Energy & Industrial Strategy (BEIS), Richmond has one of the **lowest** percentage of fuel poor households in London at **7.5%** of the borough.

Though there are **parts of the borough** where up to **12% or more of households** are fuel poor.

Areas with higher concentrations of fuel-poor households: **Mortlake & Barnes Common, Heathfield, South Richmond** and **West Twickenham**.

*BEIS calculate fuel poverty using the Low Income Low Energy Efficiency (LILEE) indicator. Under this indicator, a household is considered to be fuel poor if they are living in a property with a fuel poverty energy efficiency rating of band D or below and when they spend the required amount to heat their home, they are left with a residual income below the official poverty line.

Fuel Poor Households by LSOA



*Source: **BEIS, 2025** (Data: 2023) - [interact with the data via the DataWand Cost of Living dashboard](#)*



Energy – EPC Ratings

35,569

Low energy efficiency homes with **D-G** certificates across Richmond *

10,740

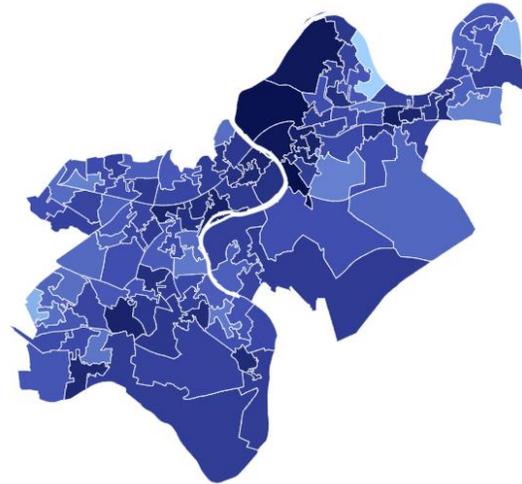
Low energy efficiency homes with **E-G** certificates across Richmond *

**Approximately 70% of homes in the borough have an EPC certificate – so not all are captured in this data.*

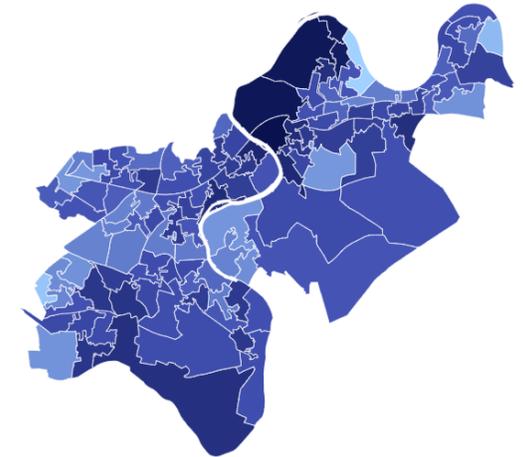
For the properties in the borough that have an EPC certificate the proportional breakdown is:

- D-G Approx. 59%
- E-G Approx. 18%

High concentration areas for **D-G** ratings: **South Richmond, Mortlake & Barnes Common** and **Twickenham Riverside.**



High concentration areas for **E-G** ratings: **South Richmond, Kew and Twickenham Riverside**



Source, DLUHC September 2025. - [interact with the data via the DataRich Cost of Living dashboard](#)

Energy – Pre-payment Meters

Richmond has the **lowest percentage of pre-payment electric meters in London** – present in 4% of properties compared to 14% across London. Though there are **parts of the borough** where up to **18% of households** have pre-payment meters.

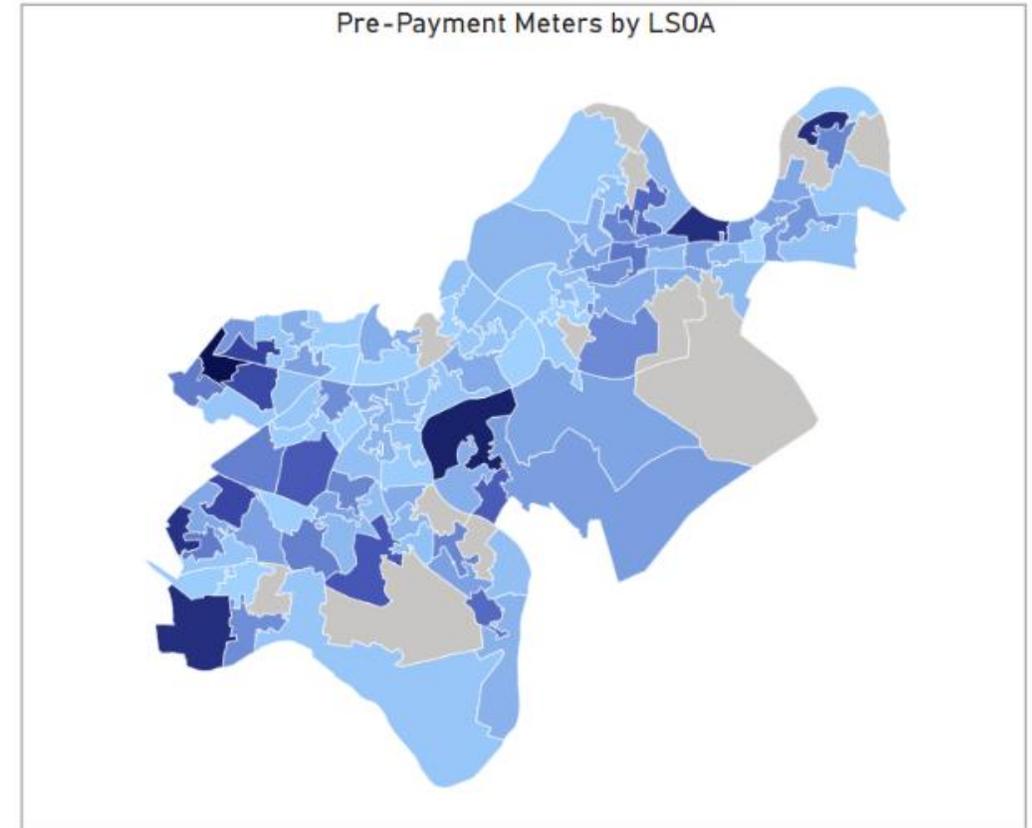
In July 2023, the government scrapped the charge on prepayment meters so these households will no longer pay more for their energy than direct debit customers. This change helped save on average £21 a year.

Still, prepayment meter customers are generally some of the poorest households that need to find the money to pay for their energy in advance and could be without electricity if they cannot afford to top up meters.

Also, energy costs for those on pre-payment meters are not evened out by paying throughout the year so energy will consume a large proportion of their incomes in Winter.

3,442

Electric pre-payment meters
across Richmond in 2017



Source: [BEIS, 2019](#) (Data: 2017) - [interact with the data via the DataRich Cost of Living dashboard](#)



Transport – Public Transport Accessibility

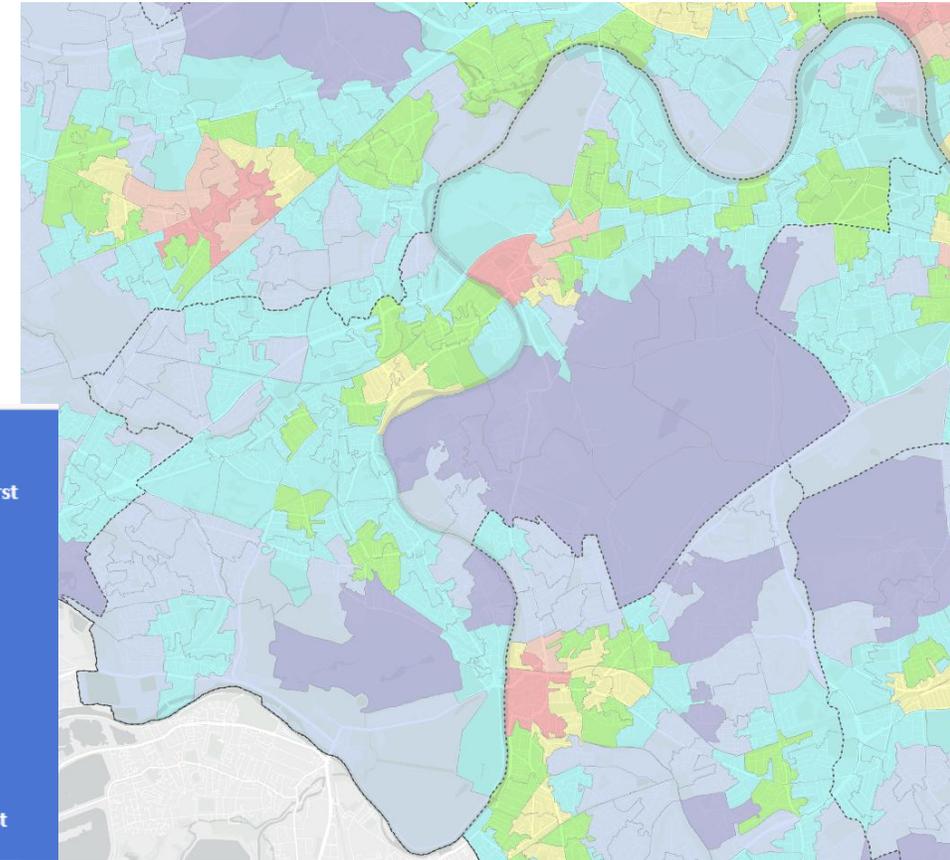
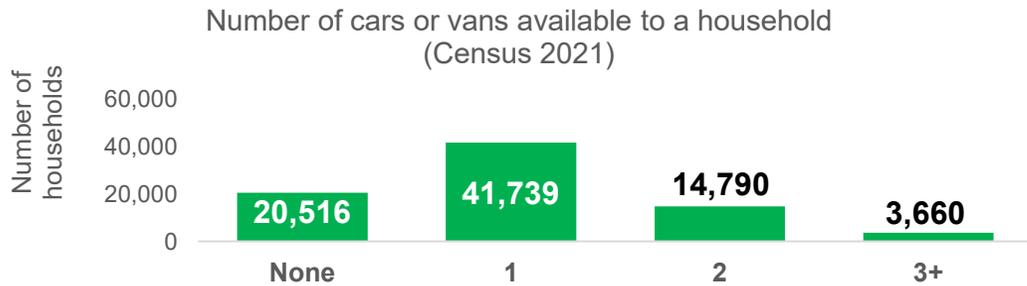


Public Transport Accessibility Levels (PTALs) place most (approx. 93%) of the borough in the least accessible half of PTAL categories. Residential areas of Ham, Heathfield and Hampton North – some of the most deprived areas - fall within the two lowest PTAL ratings.

PTALs are likely to impact access to employment options, essential goods (e.g. grocery options) and services – especially for households without access to a vehicle.

TFL fares have been frozen for bus and tram travel until 2026. Bus trips will remain at £1.75 per trip with a daily cap on multiple bus trips of £5.25 (you can still make unlimited bus and tram journeys within one hour of first touching in). Tube and rail fares rose by 4.6% in line with national rail fare increases in March 2025.

1 in 4 (25%) of Richmond residents do not have access to a car/van, which is lower than Outer London (31%) and London (42%).



Source: tfl.gov.uk - WebCAT 2023

Source: ONS, Census 2021 TS045 - Car or van availability

Additional Data & Information Sources



- [Financial Hardship and Economic Vulnerability in Richmond \(LG Inform\)](#)
- [Richmond upon Thames Overview \(Trust for London\)](#)
- [Local income, employment and jobs data \(DataRich\)](#)
- [The cost of living: how data can help tackle the crisis | The ODI](#)
 - [Local Authority Food Insecurity Tool \(The ODI\)](#)
- [Citizens Advice National Cost of Living Data Dashboard](#)
- [Food Insecurity Tracking | Food Foundation](#)
- [Food Prices Tracking | Food Foundation](#)
- [Calculator - How is inflation affecting your household costs](#)
- [The rising cost of living and its effects on Londoners \(GLA 2022\)](#)